

A method of playing and wagering on a game of chance with community events has the steps of identifying the community event; accepting wagers from players on the event; generating a chance event during play, and rewarding the players from the pool if the event occurs during the chance event. The step of rewarding each player includes determining the amount of each player's reward per that player's wager and splitting the pool among all those that wager. Dealing cards, spinning a wheel or drawing numbered balls generates a chance event after accepting wagers. Adding to the pool at least a portion of the wagers and increasing the pool when the event does not occur are steps. The step of bases the reward of each player on the proportion of the fraction of total wagers made by all wagering players during that game of chance that the amount of the player's wager represented. An apparatus has a pay table ranking events and a wagering place to accept individual wagers from players on the occurrence of the event. A random number generator establishes chance events and the pool connects to the wagering place. The pool receives a portion of the accepted wagers and rewards winners relative to the amount of that player's wager whenever the event occurs.